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health reform resource guide

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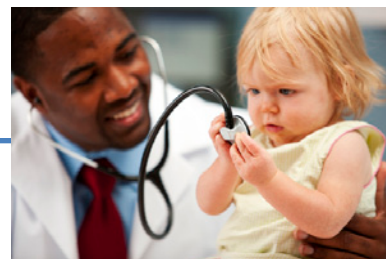
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Health Reform Resource Guide



Dept. of Health and Human Services Health Care Site

www.HealthCare.gov

Congressional Budget Office

www.CBO.gov

Bipartisan Policy Center

www.BipartisanPolicy.org

Trust for America's Health

www.TFAH.org

Center for Health Transformation

www.HealthTransformation.net

Commonwealth Fund

www.CommonwealthFund.org

Kaiser Family Foundation

http://healthreform.kff.org

Robert Wood Johnson Foundation

www.RWJF.org

National Conference of State Legislatures

www.NCSL.org

National Governors Association

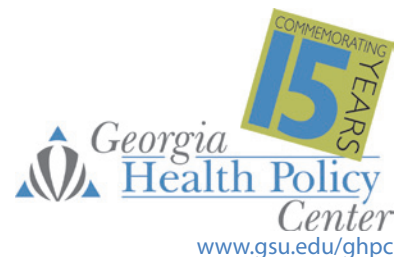
www.NGA.org

Association of State and Territorial Health Officials

www.ASTHO.org

National Association of County and City Health Officials

www.NACCHO.org



Key Terms

Federal Poverty Level (FPL)

The set minimum amount of income that a family needs for basic necessities (food, clothing, transportation, etc.). FPL varies according to family size and is adjusted for inflation. The guidelines are determined annually by the U.S. Department of Health and Human Services and public programs such as Medicaid use these guidelines to define eligibility. Currently, 100% of FPL is equivalent to an annual income of \$14,570 for a family of two.

High-Risk Pool

An insurance mechanism created for those previously unable to obtain insurance due to poor health. States were given the opportunity to create a high-risk pool in 2010. Residents of states that did not create a pool can participate in a federally-run program.

Health Insurance Exchange

A way to pool risk and provide affordable insurance options for small businesses, individuals without access to public programs or employer-sponsored plans, and possibly others. An entity could set standards beyond those required by the federal government, accept bids, and negotiate contracts with insurers to participate in the exchange. This entity would also provide certain protections and assistance to those purchasing insurance.

Insurance Subsidies

A way to provide individuals and employers with the necessary tax credits to offset costs in pursuit of providing affordable insurance to specific populations.

Individual Mandate

The requirement that all individuals must obtain health care insurance or pay a penalty. The individual mandate will be in place by 2014, although some exceptions do apply (financial hardship, religious reasons). The penalty, in the form of a tax, will be \$95 per individual or up to 1% taxable income in 2014. It increases to \$325 or up to 2% taxable income in 2015 and \$695 or up to 3% taxable income in 2016.

Essential Benefits

Plans in the health insurance exchange are required to offer coverage for “essential benefits” that must include: emergency services, hospitalization, maternity and newborn care, mental health and substance use disorder services, prescription drugs, preventive and wellness services and chronic disease management, and pediatric services (including pediatric oral and vision care).